



Docket No. 3499-132

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date:

Name:

Signature:

7-14-03
Melissa Scanzillo
Melissa Scanzillo
Clifford Chance US LLP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: July 31, 2001

Group Art Unit: 3624

Serial No: 09/919,413

Examiner: Narayanswamy Subramanian

For: ONLINE TRANSACTION RISK MANAGEMENT

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a Form PTO-1449. Copies of the articles are also attached.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

In accordance with 37 C.F.R. § 1.97(c), the Commissioner is authorized to charge the statutory fee of \$180.00 under 37 C.F.R. §1.17(p) and any additional fees required in connection with this submission or to credit any overpayment to Deposit Account No. 50-0521. A duplicate copy of this document is enclosed.

07/21/2003 LWONDIM1 00000046 500521 09919413

02 FC:1806 180.00 DA

Date:

July 14, 2003

Clifford Chance US LLP
200 Park Avenue
New York, NY 10166-0153
Telephone: (212) 878-3289

Respectfully submitted,

Joseph P Kincart
Reg. No. 43,716

RECEIVED

JUL 23 2003

GROUP 3600